

Covered Bond Programme I



Monthly Investor Report

November 2013

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B	Caa2	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO		Current	At Issue
Reporting Date		30-11-2013	28-11-2008
Portfolio Cut off Date		30-11-2013	31-10-2008
Original Principal Balance		2.699.755.921,00	6.487.231.236,00
Principal Balance		1.754.709.884,00	5.951.630.426,00
Number of Borrowers		37.677	70.301
Number of Loanparts		43.885	94.141
Number of Properties		38.042	72.324
Average Principal Balance (borrower)		46.572,44	82.291,22
Average Principal Balance (parts)		39.984,27	63.220,39
Coupon: Weighted Average		2,4	4,8
Minimum		0,6	3,1
Maximum		7,3	8,1
Weighted Average Loan to Value		59,78	66,60
Weighted Average Loan to Indexed Value		55,11	58,38
Seasoning (years): Weighted Average		7,22	2,10
Original Maturity (years): Weighted Average		25,09	24,92
Remaining Tenor (years): Weighted Average		17,90	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	12.693.000,00
Outstanding Accrued Interest on Bonds	4.851.160,27
Current Outstanding Balance	1.754.709.883,77
Adjusted Nominal Value Assets *	1.716.646.645,56
Outstanding Accrued Interest on Assets	1.468.691,69
Nominal Value Test Current Value **	49,90 %
<i>Nominal Value Test Maximum Value</i>	55,00 %

Nominal Value Test Result PASS

Parameters:

LTV Cap	80,00 %
Asset Percentage Bank of Greece	95,00 %
Negative carry margin	0,50 %

* The Adjusted Nominal Value is the current balance adjusted to a maximum of the LTV cap of the indexed property value.

** calculated as Outstanding Bonds plus Interest thereon divided by Adjusted Nominal Value Assets plus Outstanding Accrued Interest on Assets minus Negative Carry.

1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	92,876,113.19	5.29%	1,801	4.10%	2.42%
Standard Amortising	1,661,833,770.58	94.71%	42,084	95.90%	2.37%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2.5%	1,251,362,245.84	71.31%	25,106	57.21%	1.83%
2.5% - 2.99%	210,981,107.77	12.02%	5,720	13.03%	2.76%
3% - 3.49%	114,812,460.96	6.54%	4,750	10.82%	3.25%
3.5% - 3.99%	20,913,954.90	1.19%	742	1.69%	3.61%
4% - 4.49%	2,058,609.10	0.12%	71	0.16%	4.23%
4.5% - 4.99%	36,416,209.36	2.08%	3,227	7.35%	4.77%
5% - 5.49%	57,052,718.41	3.25%	2,171	4.95%	5.31%
5.5% - 5.99%	45,626,282.08	2.60%	1,238	2.82%	5.67%
6% - 6.49%	4,291,560.12	0.24%	235	0.54%	6.28%
6.5% - 6.99%	10,152,369.78	0.58%	540	1.23%	6.58%
7% - 7.49%	1,042,365.45	0.06%	85	0.19%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2001	4,436,173.52	0.25%	487	1.11%	4.08%
2002	31,298,667.15	1.78%	2,739	6.24%	4.01%
2003	106,332,872.31	6.06%	4,031	9.19%	2.75%
2004	187,370,340.16	10.68%	5,632	12.83%	2.45%
2005	333,287,888.10	18.99%	8,112	18.48%	2.23%
2006	320,496,478.01	18.26%	6,752	15.39%	2.20%
2007	406,599,581.17	23.17%	8,239	18.77%	1.99%
2008	245,343,631.65	13.98%	5,074	11.56%	2.57%
2009	26,097,438.92	1.49%	1,035	2.36%	3.65%
2010	35,565,510.83	2.03%	889	2.03%	3.48%
2011	31,226,402.35	1.78%	494	1.13%	2.81%
2012	25,444,783.32	1.45%	384	0.88%	2.83%
2013	1,210,116.28	0.07%	17	0.04%	2.80%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	33,831.97	0.00%	51	0.12%	2.38%
2014	2,781,255.68	0.16%	655	1.49%	2.99%
2015	10,084,226.40	0.57%	1,071	2.44%	2.78%
2016	18,386,465.04	1.05%	1,580	3.60%	3.43%
2017	59,981,015.49	3.42%	4,422	10.08%	3.37%
2018	67,164,520.35	3.83%	3,799	8.66%	3.57%
2019	74,632,496.99	4.25%	3,260	7.43%	3.17%
2020	83,406,167.46	4.75%	3,167	7.22%	2.87%
2021	36,796,450.29	2.10%	1,200	2.73%	2.53%
2022	46,116,152.23	2.63%	1,332	3.04%	2.28%
2023	49,614,358.96	2.83%	1,322	3.01%	2.71%
2024	41,524,264.85	2.37%	1,016	2.32%	2.26%
2025	58,370,085.98	3.33%	1,291	2.94%	2.20%
2026	51,760,955.67	2.95%	1,146	2.61%	2.38%
2027	69,211,146.00	3.94%	1,439	3.28%	2.08%
2028	67,976,315.28	3.87%	1,379	3.14%	2.46%
2029	32,096,988.59	1.83%	625	1.42%	2.24%
2030	54,097,021.28	3.08%	999	2.28%	2.05%
2031	48,570,986.01	2.77%	865	1.97%	2.09%
2032	59,749,001.39	3.41%	1,045	2.38%	1.92%
2033	55,663,448.91	3.17%	959	2.19%	2.25%
2034	53,114,951.36	3.03%	900	2.05%	2.06%
2035	97,371,025.99	5.55%	1,510	3.44%	2.01%
2036	74,008,428.00	4.22%	1,108	2.52%	1.98%
2037	75,516,125.59	4.30%	1,111	2.53%	1.89%
2038	41,302,383.90	2.35%	647	1.47%	2.28%
2039	12,035,974.55	0.69%	207	0.47%	2.28%
2040	18,948,735.64	1.08%	278	0.63%	2.16%
2041	26,696,154.23	1.52%	383	0.87%	2.15%
2042	33,920,400.14	1.93%	513	1.17%	2.10%
2043	33,424,817.28	1.90%	480	1.09%	2.28%
2044	14,730,733.82	0.84%	207	0.47%	2.09%
2045	24,112,685.31	1.37%	310	0.71%	2.12%
2046	43,053,622.73	2.45%	574	1.31%	2.04%
2047	53,766,067.38	3.06%	631	1.44%	1.85%
2048	31,189,205.30	1.78%	445	1.01%	2.25%
2049	9,974,076.01	0.57%	164	0.37%	2.51%
2050	15,066,641.92	0.86%	238	0.54%	2.40%
2051	19,125,859.84	1.09%	267	0.61%	2.55%
2052	19,348,483.37	1.10%	290	0.66%	2.45%
2053	14,837,933.47	0.85%	215	0.49%	2.52%
2054	4,605,791.45	0.26%	74	0.17%	2.44%
2055	7,200,498.64	0.41%	110	0.25%	2.62%
2056	9,633,257.00	0.55%	133	0.30%	2.58%
2057	18,599,360.70	1.06%	249	0.57%	2.49%
2058	15,109,515.33	0.86%	218	0.50%	2.42%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	34,890.86	0.00%	1	0.00%	3.17%
0.5 - 1.0	1,551,674.91	0.09%	22	0.05%	2.85%
1.0 - 1.5	9,564,181.71	0.55%	154	0.35%	2.84%
1.5 - 2.0	20,250,647.35	1.15%	285	0.65%	2.75%
2.0 - 2.5	16,246,276.24	0.93%	239	0.54%	2.81%
2.5 - 3.0	14,502,783.80	0.83%	287	0.65%	3.12%
3.0 - 4.0	35,180,685.09	2.00%	926	2.11%	3.44%
4.0 - 5.0	24,271,808.60	1.38%	985	2.24%	3.83%
5.0 - 6.0	284,701,306.38	16.22%	5,803	13.22%	2.53%
6.0 - 7.0	417,131,420.17	23.77%	8,471	19.30%	1.96%
7.0 - 8.0	341,510,491.74	19.46%	7,341	16.73%	2.19%
8.0 - 9.0	283,537,653.75	16.16%	7,089	16.15%	2.28%
9.0 - 10.0	182,847,310.11	10.42%	5,611	12.79%	2.45%
more - 10.0	123,378,753.06	7.03%	6,671	15.20%	3.17%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,618,808,496.26	92.26%	39,218	89.37%	2.19%
01-02	35,663,191.32	2.03%	883	2.01%	2.08%
02-03	3,571,811.40	0.20%	206	0.47%	5.15%
03-04	18,053,446.89	1.03%	863	1.97%	5.18%
04-05	13,242,155.19	0.75%	697	1.59%	5.48%
05-06	13,376,741.18	0.76%	600	1.37%	5.90%
06-07	6,364,184.76	0.36%	272	0.62%	5.71%
07-08	4,167,651.62	0.24%	150	0.34%	5.74%
08-09	9,253,972.49	0.53%	278	0.63%	5.46%
09-10	7,047,113.28	0.40%	184	0.42%	5.45%
10-11	3,904,995.65	0.22%	103	0.23%	5.44%
11-12	425,478.98	0.02%	9	0.02%	3.11%
12-13	647,723.81	0.04%	13	0.03%	5.66%
13-14	8,949,644.61	0.51%	191	0.44%	5.65%
14-15	5,831,404.09	0.33%	118	0.27%	5.66%
15-16	4,465,193.81	0.25%	84	0.19%	5.83%
16-17	126,603.33	0.01%	1	0.00%	6.32%
17-18	58,138.99	0.00%	1	0.00%	5.92%
18-19	41,680.00	0.00%	1	0.00%	5.77%
19-20	298,582.49	0.02%	4	0.01%	4.86%
20-21					
21-22					
22-23					
23-24					
24-25	164,073.08	0.01%	3	0.01%	5.38%
25-26	39,895.60	0.00%	1	0.00%	5.62%
26-27					
27-28					
28-29	86,535.05	0.00%	1	0.00%	4.87%
29-30	13,682.70	0.00%	1	0.00%	1.12%
30 - more	107,487.19	0.01%	3	0.01%	3.20%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 59,78 %					
less - 40.00%	353,674,712.01	20.15%	13,228	34.77%	2.75%
40.01% - 50.00%	227,988,109.10	12.99%	5,443	14.31%	2.49%
50.01% - 60.00%	231,627,758.78	13.20%	4,750	12.49%	2.40%
60.01% - 70.00%	265,181,736.69	15.11%	4,689	12.33%	2.34%
70.01% - 80.00%	398,958,268.38	22.73%	6,441	16.93%	2.22%
80.01% - 85.00%	93,481,118.11	5.32%	1,190	3.13%	2.07%
85.01% - 90.00%	112,157,698.89	6.39%	1,357	3.57%	1.97%
90.01% - 95.00%	34,798,530.45	1.98%	431	1.13%	2.00%
95.01% - 100.00%	35,373,174.10	2.01%	441	1.16%	2.01%
100.01% - 105.00%	527,502.07	0.03%	30	0.08%	3.31%
105.01% - 110.00%	314,072.27	0.01%	16	0.04%	3.23%
110.01% - 115.00%	327,420.77	0.01%	15	0.04%	3.12%
115.01% - 120.00%	26,056.78	0.00%	3	0.01%	3.00%
120.01% - 125.00%	29,076.27	0.00%	2	0.01%	3.22%
125.01% - 128.00%	89,874.28	0.00%	1	0.00%	1.37%
128.01% - more	154,774.82	0.00%	5	0.01%	1.34%
	1,754,709,883.77	100.0%	38,042	100.0%	2.37%

8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 53,99 %					
less - 40.00%	574,915,269.29	32.76%	22,835	60.03%	2.76%
40.01% - 50.00%	208,853,029.71	11.90%	3,711	9.76%	2.34%
50.01% - 60.00%	211,766,160.71	12.07%	3,104	8.16%	2.24%
60.01% - 70.00%	201,730,998.59	11.50%	2,598	6.83%	2.19%
70.01% - 80.00%	206,002,103.79	11.74%	2,381	6.26%	2.13%
80.01% - 85.00%	102,218,556.90	5.83%	1,058	2.78%	2.11%
85.01% - 90.00%	91,763,691.46	5.23%	886	2.33%	2.13%
90.01% - 95.00%	90,698,413.57	5.17%	854	2.25%	2.08%
95.01% - 100.00%	66,531,504.97	3.79%	613	1.61%	2.02%
105.01% - 110.00%	77,337.51	0.00%	1	0.00%	2.37%
110.01% - 115.00%	152,817.27	0.01%	1	0.00%	2.52%
	1,754,709,883.77	100.0%	38,042	100.0%	2.37%

9. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
less - 25.000,00	216,327,380.26	12.32%	16,074	42.25%	3.33%	
25.000,00 - 50.000,00	348,478,668.35	19.85%	9,603	25.24%	2.71%	
50.000,00 - 75.000,00	330,739,755.15	18.84%	5,400	14.20%	2.34%	
75.000,00 - 100.000,00	288,351,232.29	16.43%	3,356	8.82%	2.14%	
100.000,00 - 125.000,00	159,431,715.50	9.08%	1,430	3.76%	2.04%	
125.000,00 - 150.000,00	120,455,014.27	6.86%	886	2.33%	1.98%	
150.000,00 - 175.000,00	72,133,083.72	4.11%	446	1.17%	1.97%	
175.000,00 - 200.000,00	48,388,340.48	2.75%	260	0.68%	1.90%	
200.000,00 - 225.000,00	37,721,729.55	2.14%	179	0.47%	1.90%	
225.000,00 - 250.000,00	27,282,010.98	1.55%	115	0.30%	1.88%	
250.000,00 - 275.000,00	21,905,826.08	1.24%	84	0.22%	1.77%	
275.000,00 - 300.000,00	14,893,051.17	0.84%	52	0.14%	1.91%	
300.000,00 - 325.000,00	7,157,812.83	0.40%	23	0.06%	1.72%	
325.000,00 - 350.000,00	9,739,875.16	0.55%	29	0.08%	1.92%	
350.000,00 - 375.000,00	7,605,899.98	0.43%	21	0.06%	1.74%	
375.000,00 - 400.000,00	5,026,210.79	0.28%	13	0.03%	1.83%	
400.000,00 - 425.000,00	4,958,346.48	0.28%	12	0.03%	1.53%	
425.000,00 - 450.000,00	3,910,089.83	0.22%	9	0.02%	2.10%	
450.000,00 - 475.000,00	4,167,730.27	0.23%	9	0.02%	1.79%	
475.000,00 - 500.000,00	3,420,000.84	0.19%	7	0.02%	2.01%	
500.000,00 - 600.000,00	9,274,674.49	0.52%	17	0.05%	1.86%	
600.000,00 - 700.000,00	4,568,526.86	0.26%	7	0.02%	1.77%	
700.000,00 - 800.000,00	2,286,964.89	0.13%	3	0.01%	2.11%	
800.000,00 - 900.000,00	3,415,695.23	0.19%	4	0.01%	1.39%	
900.000,00 - 1.000.000,00	904,855.95	0.05%	1	0.00%	1.17%	
1.000.000,00 - 1.250.000,00	2,165,392.37	0.12%	2	0.01%	1.32%	
1.250.000,00 - 1.500.000,00						
1.500.000,00 - more						
	1,754,709,883.77	99.9%	38,042	100.0%	2.37%	

10. Property Description

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
Apartment/flat	102,677,322.36	5.85%	1,746	4.59%	2.49%	
Building	44,797.24	0.00%	1	0.00%	1.57%	
House incl. land plot	1,580,850,664.24	90.09%	35,456	93.20%	2.38%	
N/A	534,433.97	0.03%	2	0.01%	1.72%	
Other real estate	1,380,133.72	0.07%	17	0.05%	2.09%	
Professional Use	69,222,532.24	3.94%	820	2.16%	2.09%	
	1,754,709,883.77	100.0%	38,042	100.0%	2.37%	

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	58,139,225.60	3.31%	1,402	3.69%	2.43%
AITOLOAKARNANIA	24,058,056.02	1.37%	626	1.65%	2.61%
ARGOLIDA	17,479,778.37	1.00%	369	0.97%	2.43%
ARKADIA	9,332,587.86	0.53%	228	0.60%	2.54%
ARTA	5,122,825.51	0.29%	153	0.40%	2.52%
ATTICA	806,615,148.50	45.97%	16,049	42.19%	2.29%
CHALKIDIKI	19,623,014.82	1.12%	467	1.23%	2.64%
CHANIA	25,034,589.53	1.43%	413	1.09%	2.14%
CHIOS	9,559,085.50	0.55%	211	0.56%	2.40%
CORFU	14,649,758.93	0.84%	305	0.80%	2.73%
DODEKANISA	54,170,002.34	3.09%	895	2.35%	2.37%
DRAMA	8,770,940.23	0.50%	222	0.58%	2.46%
EVOIA	23,354,820.99	1.33%	569	1.50%	2.76%
EVKITANIA	2,076,953.46	0.12%	50	0.13%	3.44%
EVROS	16,662,501.74	0.95%	436	1.15%	2.49%
FLORINA	4,564,165.37	0.26%	125	0.33%	2.57%
FOKIDA	3,428,532.15	0.20%	94	0.25%	2.78%
FTHIOTIDA	24,148,944.77	1.38%	648	1.70%	2.65%
GREVENA	5,533,215.30	0.32%	136	0.36%	2.55%
HERAKLION	29,088,829.38	1.66%	586	1.54%	2.31%
ILEIA	21,663,288.77	1.24%	541	1.42%	2.63%
IMATHIA	11,450,909.87	0.65%	277	0.73%	2.50%
IOANNINA	24,240,564.77	1.38%	550	1.45%	2.16%
KARDITSA	15,039,390.27	0.86%	438	1.15%	2.35%
KASTORIA	4,427,875.00	0.25%	137	0.36%	2.51%
KAVALA	19,109,368.72	1.09%	426	1.12%	2.49%
KEFALLONIA	11,214,968.90	0.64%	202	0.53%	2.50%
KILKIS	9,915,798.30	0.57%	275	0.72%	2.41%
KORINTHIA	22,359,163.18	1.27%	479	1.26%	2.39%
KOZANI	14,639,448.72	0.83%	388	1.02%	2.60%
KYKLADES	27,477,750.92	1.57%	444	1.17%	2.30%
LAKONIA	14,723,478.46	0.84%	319	0.84%	2.46%
LARISA	32,085,467.46	1.83%	819	2.15%	2.39%
LASITHI	13,391,553.69	0.76%	285	0.75%	2.19%
LEFKADA	5,260,123.29	0.30%	114	0.30%	2.40%
LESBOS	18,186,125.12	1.04%	428	1.13%	2.74%
MAGNESIA	26,327,298.72	1.50%	674	1.77%	2.62%
MESSINIA	13,328,303.48	0.76%	367	0.97%	2.75%
PELLA	14,227,078.97	0.81%	386	1.02%	2.28%
PIERIA	21,600,487.95	1.23%	495	1.30%	2.37%
PREVEZA	12,125,358.01	0.69%	303	0.80%	2.43%
RETHYMNO	21,198,291.08	1.21%	402	1.06%	2.29%
RODOPI	14,232,423.88	0.81%	394	1.04%	2.30%
SAMOS	6,626,433.69	0.38%	168	0.44%	2.68%
SERRES	8,652,356.20	0.49%	238	0.63%	2.60%
THESPROTIA	9,407,007.68	0.54%	227	0.60%	2.41%
THESSALONIKI	132,560,300.82	7.56%	3,012	7.92%	2.28%
TRIKALA	11,562,585.85	0.66%	331	0.87%	2.44%
VOIOTIA	16,321,254.58	0.93%	464	1.22%	2.82%
XANTHI	10,684,970.09	0.61%	317	0.83%	2.53%
ZAKYNTHOS	9,257,480.96	0.53%	158	0.42%	2.43%
	1,754,709,883.77	100.0%	38,042	100.0%	2.37%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,754,709,883.77	100.00%	43,885	100.00%	2.37%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

13. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	1,067,113,338.74	60.81%	25,787	58.76%	1.96%
Euribor 1M Linked	166,237,025.01	9.47%	3,241	7.39%	1.82%
Euribor 3M Linked	327,198,169.82	18.65%	6,460	14.72%	2.73%
Fixed	159,279,692.47	9.08%	5,188	11.82%	4.48%
Originator Rate	34,881,657.73	1.99%	3,209	7.31%	4.78%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

14. Delinquencies

Nr Monthly payments in arrears	Nr loans	Total amount in arrears	Aggregate Outstanding Notional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
Performing (0-30 days past due)	41,061	1,188,701.23	1,606,848,002.37	93.57%	91.57%
31-60 days past due	1,970	914,110.06	103,925,863.86	4.49%	5.92%
61-90 days past due	854	640,073.35	43,936,017.54	1.95%	2.50%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	43,885	2,742,884.64	1,754,709,883.77	100.0%	100.0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	287,503,706.27	16.38%	5,957	13.57%	2.23%
Completion/construction of primary residence	179,588,575.48	10.23%	4,315	9.83%	2.35%
Completion/construction of secondary	272,398,277.86	15.52%	5,213	11.88%	2.19%
Refinancing loans from other banks	310,176,807.95	17.67%	5,400	12.31%	2.41%
Buy Secondary	79,911,871.20	4.55%	1,653	3.77%	2.30%
Professional use	15,953,675.33	0.90%	271	0.62%	2.09%
Land Purchase For Residence Construction	4,961,593.15	0.28%	120	0.27%	2.13%
Renovating	604,215,376.53	34.43%	20,956	47.75%	2.54%
	1,754,709,883.77	100.0%	43,885	100.0%	2.37%

16. Employment

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	723,773,301.70	41.24%	15,549	41.27%	2.36%
Self Employed	546,730,121.65	31.15%	8,837	23.45%	2.27%
Unemployed	174,663,554.83	9.95%	3,807	10.10%	2.27%
Retired	265,335,328.80	15.12%	8,121	21.55%	2.66%
N/A	44,207,576.79	2.51%	1,363	3.62%	2.53%
	1,754,709,883.77	100.%	37,677	100.%	2.37%

* Not all the properties of a borrower have to be in the cover pool, and therefore some of the calculations are aggregated to property level.